

EXHIBIT 322



ST. CROIX 116 King Street, Frederiksted, VI 00840 (340) 773-6499 FAX (340) 773-7701
ST. THOMAS 8000 Nisky Shopping Center, Suite 620, St. Thomas, VI 00802 (340) 714-1700 FAX (340) 715-2753
WWW.USVIEDA.ORG

January 7, 2015

VIA Certified Mail

Jeffrey Epstein
Financial Trust Company, Inc.
6100 Red Hook Quarter B3
St. Thomas, VI 00802

RE: Southern Trust Company, Inc.

Dear Mr. Epstein:

Given the current media discussions surrounding a principal of Southern Trust Company, Inc., the USVI Economic Development Authority (VEDA) requests that no later than January 9, 2015, an assessment of the potential impact, if any, on the business activities of Southern Trust Company, Inc., as approved by the USVI Economic Development Commission, be provided to the VIEDA.

Regards,

Stephanie J. Berry
Director, Compliance

cc: Cecile de Jongh, Office Manager STC (via email only)
Erika Kellerhals, Attorney for STC (via email only)
Percival Clouden, Chief Executive Officer
Jennifer Nugent-Hill, ACEO/Chief Operating Officer
Tracy Lynch Bhola, Legal Counsel
Sandra Bess, Compliance Officer